

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/645,521	Confirmation No. :	8780
Filed	: August 22, 2003		
Applicant	: Ganesan, et al.		
Title	: Electronic Bill Presentment Via a Wide Area Communications Network		
TC/AU	: 3694		
Examiner	: Brian E. Fertig		
Docket No.	: 23952-0018		
Customer No.	: 72386		

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action mailed July 16, 2008, Attorney for the Assignee submits the following amendments and remarks in conjunction with a Request for Continued Examination (RCE) and the appropriate fee. In light of these amendments and remarks, it is respectfully asserted that the all of the claims of the patent application are patentable, and that the application be allowed.


Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

The **Conclusion** begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **October 16, 2008**.



Eva N. Mukasa